



Order Filed on March 16, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STRAFFI & STRAFFI

670 Commons Way
Toms River, NJ 08755
Ph. 732-341-3800
dstraffi1@comcast.net
Attorney for Debtor(s)

In Re:

Schmidt, Ronnie F.
Debtor(s).

Case No.: 16-23353

Adv. No.:

Hearing Date: March 28, 2017 at 9:00 am

Judge: Michael B. Kaplan

ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through n/a is
hereby **ORDERED**.

DATED: March 16, 2017

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Schmidt, Ronnie F.

Case No: 16-23353/MBK

ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT

THIS MATTER having come before the Court upon the motion of the Debtor Authorizing Loan Modification Agreement as hereinafter set forth, and for good cause shown; it is hereby

ORDERED as follows:

1. The debtor's application to enter into a Loan Modification is hereby approved.
2. That communications and/or negotiations between the Debtor and Fay Servicing regarding the Loan Modification shall not be deemed a violation of the automatic stay.
3. That the Order Approving Loan Modification Agreement shall be deemed effective as of the date Debtor filed his application.
4. Debtor shall file a Modified Plan within twenty (20) days of this Order.

FURTHER ORDERED that the movant shall serve a copy of this Order on all parties in interest within 5 days of the date hereof.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Ronnie F. Schmidt
Debtor

Case No. 16-23353-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db Ronnie F. Schmidt, 106 Bash Rd, Toms River, NJ 08753-7201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Ronnie F. Schmidt dstraффil@comcast.net,
G25938@notify.cincompass.com
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Jenelle C Arnold on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee bkecfinbox@aldridgepite.com,
jarnold@ecf.inforuptcy.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., an assignee of GEMB
Lending Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
TOTAL: 8